

EXHIBIT B

-800 363 9793
Midland

Midland Credit Management, Inc. (MCM) notice: This communication is from a debt collector, and it and others from us (MCM) are an attempt to collect a debt. Any information obtained will be used for that purpose. This debt is serviced by MCM and owed to Midland Funding NCC-2 Corp.

PLEASE SEE THE BACK OF THIS LETTER FOR OTHER IMPORTANT DISCLOSURES BY MCM.

- * PLEASE SEE THE ENCLOSED CAPITAL ONE TERMS AND CONDITIONS AND IMPORTANT DISCLOSURES FOR DETAILS ABOUT GUARANTEED APPROVAL AND THIS OFFER. YOU SHOULD RETAIN ALL OF THESE DOCUMENTS AND THIS LETTER FOR YOUR RECORDS

Your minimum monthly payment will be \$35. However if your balance is less than \$35, your minimum payment will equal your balance amount.

To accept by phone, please call **1-800-644-7979**. When you call, your charged-off account will be serviced by The Westmoreland Agency (an affiliate of Capital One) or an agency working on its behalf.

- + You may contact Midland Credit Management, Inc. at 1-800-363-9793 with questions about your debt between the hours of 9 a.m. and 9:30 p.m., Monday through Thursday; between 9 a.m. and 6 p.m., Friday; and between 9 a.m. and 1 p.m., Saturday (ET); or at 8875 Aero Drive, Suite 200, San Diego, CA 92123.

▼ Detach and return in the postage-paid envelope provided. ▼

014-000041

Acceptance Certificate



Yes, I want my Guaranteed* Visa® card!

Check the box for the card that suits your style.

If you do not select a card, you will receive the Visa Classic design.

11. ☐ Visa Classic 12. ☐ American Flag 13. ☐ Sun & Moon
14. ☐ Puppies 15. ☐ Eagle 16. ☐ Sunrise Beach

OPTIONAL APPLICANT INFORMATION (Please print clearly in black or blue ink)

†What is your total annual household income? (See enclosed)

1. ☐ \$0-\$25,000 2. ☐ \$25,001-\$50,000 3. ☐ \$50,001+

☐ Yes ☐ No Do you have a checking account?

Reply before: July 22, 2005

IMPORTANT APPLICANT INFORMATION

SOCIAL SECURITY NUMBER (REQUIRED)

0008-014

DATE OF BIRTH (REQUIRED)

HOME PHONE (REQUIRED)

CURRENT EMPLOYER

CURRENT BUSINESS PHONE

I have read and agree to the CAPITAL ONE IMPORTANT DISCLOSURES and Terms and Conditions, including the provision relating to Arbitration, as well as the enclosed Notice to Cosigner. You are authorized to check my credit and employment history. If this application is approved, I agree to receive Capital One's Privacy Notice later with other account information.

APPLICANT SIGNATURE (required)

Date

See enclosed Capital One Important Disclosures for rate, fee and other cost information.



Please correct
name or address
if necessary.

Ron Balogun
7973 Branch Creek Dr.
Indianapolis, IN 46268-3676

9071

Important Disclosure Information from Midland Credit Management, Inc.

The state of California requires that we disclose the following for California Residents: As required by California law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

The state of Massachusetts requires that we disclose the following for Massachusetts Residents: The local Massachusetts office of MCM is located at 5230 Washington Street, West Roxbury, MA 02132 and the office hours are as follows: Monday – Thursday 10:00 a.m. – 3:00 p.m. EST. All correspondence should be sent to the address on the front of this letter.

The state of North Carolina requires that we disclose the following for North Carolina Residents: North Carolina Department of Insurance Permit #3285 and #3777.

The state of Tennessee requires that we disclose the following for Tennessee Residents: This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

The state of Colorado requires that we disclose the following for Colorado Residents: FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CAB.HTM.

The city of New York requires that we disclose the following for New York City residents: New York City Department of Consumer Affairs License Number 1140603.

The state of Utah requires that we disclose the following for Utah Residents: As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.